



RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE
GROUP ART UNIT 3622-11-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application. No: 09/755,650
Filed: January 5, 2001
Inventor(s):
Brett B. Stewart

Examiner: Myhre, James W.
Group/Art Unit: 3622
Atty. Dkt. No: 5285-00106

Title: Distributed Network
System which Transmits
Information to Users
Based on Past
Transactions of the Users

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, Washington, DC 20231, on the date indicated below.

Jeffrey C. Hood
Jeffrey C. Hood

11/25/2002
Date

JCH
Signature

SUPPLEMENTAL AMENDMENT AFTER FINAL REJECTION
RESPONSE TO OFFICE ACTION OF
JULY 23, 2002

Box AF
Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

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DEC 04 2002
GROUP 3600

This paper is submitted in response to the Office Action of July 23, 2002, to further highlight why the application is in condition for allowance.

REMARKS

Applicant is in receipt of the Office Action mailed July 23, 2002.

§ 103 Rejections

The claims were rejected under §103 in view of Lawlor et al. Applicant notes that the Lawlor et al. patent is directed to a system for remote delivery of retail banking services over the public switched telephone network. The Lawlor patent describes a